

A M E N D M E N T S T O T H E S P E C I F I C A T I O N

Please **REPLACE** the Section on Page 1, line 5 with the following
REPLACEMENT SECTION as follows:

The present application is also related to co-pending ~~United States~~ U.S. patent application Serial No. 09/274,281 entitled "METHOD AND APPARATUS FOR PROVIDING CROSS-BENEFITS VIA A CENTRAL AUTHORITY" filed on March 22, 1999 in the name of Jay S. Walker et al.; and ~~United States~~ U.S. patent application Serial No. ~~09/287,747~~ 09/282,747 entitled "METHOD AND APPARATUS FOR PROVIDING CROSS-BENEFITS BASED ON A CUSTOMER ACTIVITY" filed on March 31, 1999 in the name of Jay S. Walker et al., each of which is assigned to the assignee of the present invention and each incorporated herein by reference as part of the present disclosure.